

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	:	10/608,562	Confirmation No.:	7254
Filed	:	June 30, 2003		
Applicant	:	Lawson, et al.		
Title :	:	A Technique for Calculating Payee		
	:	Specific Time to Payment Completion		
Art Unit	:	4137		
Examiner	:	Steven S. Kim		
Atty Docket No.	:	23952-0142		
Customer No.	:	72386		

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

Sir or Madam:

Responsive to the Non-final Office Action mailed April 4, 2008, Applicants submit the following amendments and remarks. In light of these amendments and remarks, Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 13 of this paper.